



Wisconsin Medicaid Fact Sheet

Medicaid Deductible

If your medical bills are high and you meet all other Medicaid requirements except that your income is too high, the Medicaid deductible may help you. You may be able to use unpaid and recently paid medical bills to become eligible for Medicaid.

You will be able to receive the same Medicaid covered services as those who do not have to meet a deductible. Those who may be eligible are:

- Pregnant women
- Children under 19 years of age
- Elderly adults
- Disabled adults.

If you are eligible in all ways except your income is too high, a Medicaid deductible will be calculated for you.

This is how it works:

- Your caseworker will figure out the amount of your monthly income above the eligibility limit. Your monthly income is equal to your gross earnings with an allowance for certain deductions.
- This monthly overage is multiplied by six, (because the deductible period is six months). The result is your deductible amount. So for example, if you are over the income limit by \$100 per month, your deductible would be $6 \times \$100 = \600 .
- On the date your medical expenses add up to as much or more than the deductible amount, you are then eligible for Medicaid for the remainder of the six-month deductible period. This is called “meeting your deductible.”

For example, your deductible is \$600 when you apply in July. By August 8, your medical bills add up to \$600. That means you have met your deductible. You will be eligible for Medicaid from August 8 through December 31, which is the end of your six-month deductible period.

It is important to save all your medical bill receipts to show the date of your expenses.

- You may also prepay the deductible amount to the Medicaid Program to become eligible.

Here are the kinds of medical expenses, in addition to YOUR medical bills that you can count toward the deductible:

- Medical bills for your minor children, your spouse and in some situations a co-parent you are not married to, and their minor children.
- Health insurance premiums.

Allowable medical expenses must be prescribed or provided by licensed medical practitioners. You cannot meet your deductible by using expenses that are paid by a private insurance policy.

Maintaining your eligibility

After the deductible is met, your income can change and it will not affect your Medicaid eligibility for the remainder of your six-month deductible period.

All other changes need to be reported to your caseworker. (For example, changes in assets could affect your eligibility.)

For more information call:

- Medicaid at 1-800-362-3002 (TTY and translation services are available).
- The county/tribal social or human services department, W-2 agency or the Medicaid outstation site in your county.

Information provided in this document is general. To find out more detailed information regarding the Medicaid Deductible, please contact your local county/tribal social or human service agency.

DHFS is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact (608) 266-3465 or (608) 266-2555 TTY. All translation services are free of charge.

For civil rights questions call (608) 266-3465 or (608) 266-2555 TTY.

PHC 10052 (R. 02/02)